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Department of Real Estate 320 West Fourth Street, Ste. 350 Los Angeles, California 90013

FILED

Telephone: (213) 576-6982

JUL 1 4 2009

DEPARTMENT OF REAL ESTATE

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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To:

| No. H-36106 LA | ORDER TO DESIST | AND REFRAIN | (B&P Code Section 10086) | SEAN LE, and JAMES WIGGINS, | ORDER TO DESIST | AND REFRAIN | (B&P Code Section 10086) | ORDER TO DESIST | AND REFRAIN | (B&P Code Section 10086) | ORDER TO DESIST | AND REFRAIN | (B&P Code Section 10086) | ORDER TO DESIST | AND REFRAIN | ORDER TO DESIST | ORDER TO DES

The Commissioner ("Commissioner") of the California

Department of Real Estate ("Department") caused an investigation
to be made of the activities of HOMESAVORS ABATEMENT, INC.,

HOMESAVORS, INC. LOUIS HOLLINGSWORTH, SEAN LA aka SEAN LE, and

JAMES WIGGINS, and has determined that they have each engaged in
or are engaging in acts or practices constituting violations of
the California Business and Professions Code ("Code") and/or

Title 10, California Code of Regulations ("Regulations")
including engaging in the business of, acting in the capacity of,
advertising, or assuming to act, as real estate brokers in the
State of California within the meaning of Code Section 10131(d)

(soliciting borrowers or lenders or negotiating loans) and Section 10131.2 (claiming advance fees in connection with a loan). Based on the findings of that investigation, as set forth below, the Commissioner hereby issues the following Findings of Fact and Desist and Refrain Order pursuant to Code Section 10086.

FINDINGS OF FACT

- 1. At no time herein mentioned has HOMESAVORS
 ABATEMENT, INC., HOMESAVORS, INC., LOUIS HOLLINGSWORTH, SEAN LA
 aka SEAN LE, and JAMES WIGGINS been licensed by the Department
 in any capacity.
- 2. At the time set forth below HOMESAVORS ABATEMENT, INC., HOMESAVORS, INC., LOUIS HOLLINGSWORTH, SEAN LA aka SEAN LE, and JAMES WIGGINS engaged in the business of, acted in the capacity of, or advertised a loan modification service and advance fee brokerage offering to perform and performing loan modification services with respect to loans which were secured by liens on real property for compensation or in expectation of compensation and for fees often collected in advance as well as at the conclusion of the transaction.
- 3. On or about April 30, 2008, HOMESAVORS ABATEMENT, INC., HOMESAVORS, INC., LOUIS HOLLINGSWORTH, SEAN LA aka SEAN LE, and JAMES WIGGINS entered into an agreement with Palmer and Ana Laughlin to negotiate a loan modification with respect to a loan secured by a lien(s) on the real property located at 4923 Walnut Avenue, Chino, California 91710 in exchange for payment of an advance fee of \$3,000.

CONCLUSIONS OF LAW

Based on the information contained in Paragraph 4. 3, above, HOMESAVORS ABATEMENT, INC., HOMESAVORS, INC., LOUIS HOLLINGSWORTH, SEAN LA aka SEAN LE, and JAMES WIGGINS have performed and/or participated in loan modification activities which require a license under the provision of Code Sections 10131(d) and 10131.2 during a period of time when none of them was licensed by the Department in any capacity. Said conduct, acts and omissions are in violation of Code Section 10130. /// /// /// /// /// /// /// 1// ///

DESIST AND REFRAIN ORDER

Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated herein, it is hereby ordered that HOMESAVORS ABATEMENT, INC., HOMESAVORS, INC., LOUIS HOLLINGSWORTH, SEAN LA aka SEAN LE, and JAMES WIGGINS, whether doing business under their own names, or any other names, or any fictitious name, ARE HEREBY ORDERED to immediately desist and refrain from performing any acts within the State of California for which a real estate broker license is required. In particular each of them is ordered to desist and refrain from:

(i) soliciting borrowers and/or performing services for borrowers or lenders in connection with loans secured directly or collaterally by one or more liens on real property, and

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(ii) charging, demanding, or collecting an advance fee for any of the services they offer to others, unless and until they obtain a real estate broker license issued by the Department, and until they demonstrate and provide evidence satisfactory to the Commissioner that they are in full compliance with all requirements of the Code and Regulations relating to charging, collecting, and accounting for advance fees.

DATED: 7/8, 2009.

JEFF DAVI Real Estate Commissioner

BY: Barbara J Bigby
Chief Deputy Commissioner

Notice: Business and Professions Code Section 10139 provides that "Any person acting as a real estate broker or real estate salesperson without a license or who advertises using words indicating that he or she is a real estate broker without being so licensed shall be guilty of a public offense punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by imprisonment in the county jail for a term not to exceed six months, or by both fine and imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand dollars (\$60,000)."

cc: HomeSavors Abatement, Inc. 4500 Campus Drive, Suite 471 Newport Beach, California 92660

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HomeSavors, Inc. 391 N. Main Street Corona, California 92880

Louis Hollingsworth 4500 Campus Drive, Suite 471 Newport Beach, California 92660

Sean La aka Sean Le 814 Quail Meadows Irvin, California 92603 James Wiggins 6449 Laurel Street Corona, California 92880

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FILED

BEFORE THE DEPARTMENT OF REAL ESTATE

OCT 2 2 2009

STATE OF CALIFORNIA

DEPARTMENT OF REAL ESTATE

BY:

In the Matter of the Order to Desist and Refrain

NO. H-36106 LA

HOMESAVORS ABATEMENT, INC., HOMESAVORS, INC., <u>LOUIS</u> HOLLINGSWORTH, SEAN LA aka SEAN LE, and JAMES WIGGINS

DECISION

This Decision is being issued in accordance with the provisions of Section 11520 of the Government Code, on evidence in compliance with Section 11505 of the Government Code and pursuant to the Order of Default filed on October 8, 2009, and the findings of fact set forth herein are based on one or more of the following: (1) Respondent's express admissions; (2) affidavits; and (3) other evidence.

This Decision sustains an Order to Desist and Refrain issued to Louis Hollingsworth ("Respondent").

FINDINGS OF FACT

Ι

On July 8, 2009, Barbara J. Bigby, acting on behalf of Jeff Davi, Real Estate Commissioner of the State of California, issued the Desist and Refrain Order in her official capacity as Chief Deputy Commissioner of the Department of Real Estate ("Department"). The Order to Desist and Refrain and Notice and Acknowledgment of Receipt were mailed, by first class mail, on July 14, 2009, to Respondent at the mailing address of Respondent determined by the Department's investigation.

Respondent filed a request for hearing within the time required by Section 10086 of the California Business and

Professions Code. A hearing was set for October 5, 2009. Respondent was duly notified of the hearing but failed to appear. Respondent's default was entered herein.

II

At no time has Respondent been licensed by the Department in any capacity.

III

On or about April 30, 2008, Respondent advertised for, and thereafter entered into an agreement to negotiate a loan modification with respect to a loan secured by a lien on real property in exchange for payment of an advance fee.

IV

The Department's investigation determined that Respondent performed and/or participated in loan solicitation, negotiation and modification activities which require a license under the provisions of Business and Professions Code Sections 10131(d) and 10131.2 during a period of time when he was not licensed by the Department in any capacity.

DETERMINATION OF ISSUES

Ι

Cause for issuance of the Desist and Refrain Order exists pursuant to Business and Professions Code Sections 10086 and 10130.

II

The standard of proof applied was by a preponderance of the evidence.

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ORDER

The Desist and Refrain Order issued to LOUIS HOLLINGSWORTH, under the provisions of Code Section 10086, is sustained.

This Decision shall become effective at

12 o'clock noon November 12, 2009.

DATED: /0-19-09

JEFF DAVI

Real Estate Commissioner

BY: Barbara J. Bigby

Chief Deputy Commissioner

FILED

OCT - 8 2009

DEPARTMENT OF REAL ESTATE
BY:

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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In the Matter of the Order to Desist and Refrain

HOMESAVORS ABATEMENT, INC., HOMESAVORS, INC., LOUIS HOLLINGSWORTH, SEAN LA aka SEAN LE, and JAMES WIGGINS.

NO. H-36106 LA L-2009090697

DEFAULT ORDER

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request within the time required by Section 10086 of the Business and Professions Code. A hearing was set for October 5, 2009. Respondent was duly notified of the hearing but failed to appear. Respondent is now in default. It is therefore, ordered that a default be entered on the record in this matter.

Respondent LOUIS HOLLINGSWORTH, filed a hearing

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IT IS SO OREDERED October 8, 200

JEFF DAVI

Real Estate Commissioner

Weeks Regional Manager

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